

Success Story

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SBA 7(a) Loan Helped Popular “Tijuana Joe’s” Restaurant Chain Open in Atlanta Seven Years Ago *--Family-Owned Mexican Restaurants Grow to Eight Locations--*

If you like Mexican food, you won’t have any trouble finding a Tijuana Joe’s Restaurant in Atlanta to help satisfy your craving.

Using an SBA 7(a) loan to start their first Tijuana Joe’s seven years ago, Nellie Janeira and her sister Amanda Listur have expanded their family-run group of “Mexican Cantinas” to eight locations throughout metro Atlanta.

Nellie and her sister used a \$400,000 loan from Regions Bank to buy the building in Marietta where they opened the original Tijuana Joe’s. Located at 690 Johnson Ferry Road in Marietta, this full-service unit continues to attract more than its share of lovers of Mexican food.

“When we went to Regions Bank, they explained the 7(a) loan program and the rate for the loan was very good at the time,” said Nellie. With the 7(a) program, the SBA can guarantee 75 percent of a loan up to \$1.5 million. These loans can be used for new or expanded construction of a small business as well as to purchase equipment or for working capital. The SBA backs these loans to the lender to encourage them to finance risky start-ups or other ventures that may not be able to get conventional funding.



There are four other Tijuana Joe’s located in Roswell, Alpharetta, Dunwoody and another site in Marietta at 1199 Bells Ferry Road. About a year ago, they opened their first “Tijuana Joe’s Express” close to the airport in Forest Park on the Old Dixie Highway. This is a new type of restaurant for the family and features a self-service format where the customer selects the ingredients for their taco or burrito as it is prepared fresh along a serving line.

Nellie, her sister Amanda, another sister, Marina Salazar and brother-in-law Fernando Delgado, opened the first of the family-owned restaurants in Smyrna 18 years ago. This restaurant,

“Mexico Lindo,” is still going strong. The family’s other full-service restaurant, “Rancho Grande” is also located in Marietta at 3605 Sandy Plains Road.

Nellie and her family had 14 employees when they opened their first restaurant in Atlanta. Today, their restaurant group has over 150 employees in Atlanta.

Nellie and her sister are from Colombia, South America. Nellie moved alone to New Jersey some 33 years ago and went into the real estate business before eventually moving to Atlanta. Her sister Amanda came to this country about 20 years ago and also lived in New Jersey briefly before settling in Atlanta. Her husband, Walter, is a native of Uruguay.

Nellie’s husband Armando is from Portugal and a Realtor in Atlanta. Nellie, with a grin, said that she and her sisters made an agreement some years ago to keep their husbands out of their restaurant business.

Looking ahead, Nellie says she and her family remain committed to the restaurant business in Atlanta and feel there are more opportunities ahead. “We are reorganizing our business and we plan to expand in the future,” she said.

She pointed out several key reasons why their restaurants have been successful: “We make sure all of our food is fresh and we emphasize that our people, our staff, should always offer friendly service to our customers.”

Nellie said one way her restaurants try to support the local community is by hiring as many students as possible. She and her family are residents of Marietta.

For more information about the SBA’s programs for small businesses, call the SBA Answer Desk at 1-800 U ASK SBA (or TDD 704-344-6640) or visit the SBA’s Web site at <http://www.sba.gov>.

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